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PATENT
Attorney Docket No.: 021633-001510US

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On April 13, 2005

TOWNSEND and TOWNSEND and CREW LLP

By: Eleanor J. Taylor

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Jorge Fernandes et al.

Application No.: 09/875,555

Filed: June 5, 2001

For: TRANSACTIONS USING A
DYNAMIC INTERFACE CARD WITH
AUTOMATIC SENSING

Customer No.: 20350

Confirmation No. 8891

Examiner: Jamara Alzaida Franklin

Technology Center/Art Unit: 2876

RESPONSE TO NOTICE OF NON-
COMPLIANCE
Mailed March 31, 2005

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Notice of Non-Compliant Amendment mailed on March 31, 2005, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.